

**Your Local Human Relations Commission** 

U.S. Department of Housing & Urban Development (HUD)

(800) 669-9777

or

**Indiana Housing Finance Authority** 

(317) 232-7777

**Indiana Department of Commerce** 

(317) 232-8333

or

## INDIANA CIVIL RIGHTS COMMISSION

100 North Senate Avenue, Room N103 Indianapolis, Indiana 46204

> Office: (317) 232-2600 Toll Free: (800) 628-2909

Hearing

Impaired: (800) 743-3333 Fax: (317) 232-6580 Web Site: www.in.gov/icrc/ E-Mail: sleek @crc.state.in.us

**MONDAY-FRIDAY** 

Intake Hours: 7:00 A.M. - 6:00 P.M.

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> FRANK O'BANNON **GOVERNOR OF INDIANA**

**ALPHA BLACKBURN CHAIRPERSON** 

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EQUAL OPPORTUNITY EMPLOYER





# **YOU MAY BE A VICTIM OF:**

**Steering** 

**Rental Discrimination** 

**Failure to Allow Modifications** 

**Falso Denial of Availability** 

**Blockbusting** 

**Failure to Make Accommodations** 

**Advertisement Discrimination** 

**Financing Discrimination** 

**Refusal to Negotiate** 

**FAIR HOUSING** IS THE LAW IN INDIANA



**SANDRA D. LEEK, EXECUTIVE DIRECTOR** 

"Morality cannot be legislated but behavior can be regulated."

— Dr. Martin Luther King, Jr.



# **The Indiana Fair Housing Act**

Fair housing laws regulate every aspect of a housing transaction. Citizens of Indiana have the right to be treated equally in renting property, purchasing property, and securing a loan to purchase property. All citizens of Indiana have the right to receive fair and equal treatment in the terms and conditions of such housing services.

The Indiana Fair Housing Act enacted by the Indiana General Assembly provides that no one may be denied housing or accepted on less favorable terms because of race, color, religion, sex, disability, national orgin or family status.

The Indiana Civil Rights Commission is the state administrative agency whose mission is:

to investigate complaints alleging violations of the Indiana civil rights laws, to prosecute complaints where probable cause is found that Indiana civil rights laws have been violated, and to adjudicate such complaints to determine, based on law and evidence, whether a violation of the Indiana civil rights laws have occurred.

# The Subtle Forms of Housing Discrimination...

#### STEERING

You have the right to choose where you want to live. A real estate or leasing agent who discourages you from seeing or selecting certain properties because of a neighborhood's racial or ethnic composition is violating the law.

# RENTAL DISCRIMINATION

The terms, conditions and privilege of rental agreements must apply equally to all renters regardless of race, color, religion, sex, disability, national origin, or family status.

## FAILURE TO ALLOW MODIFICATIONS

Property owners and managers must allow persons with disabilities to make reasonable structural changes so that they can fully enjoy their homes.

#### FAILURE TO MAKE ACCOMMODATIONS

Property owners and managers allow reasonable flexibility in rules and policies so that persons with disabilities may fully enjoy their homes.

# FALSE DENIAL OF AVAILABILITY

Real estate or leasing agents are breaking the law if they tell you the property you are interested in is not available, when it actually is available for rent or purchase.



# **B**LOCKBUSING

It is illegal for anyone to pressure you into selling your home because members of groups of another race, color, religion, or national origin have moved in or are moving into your neightboohood.

#### REDLINING

It is illegal to deny, limit or impose different terms on mortgage loans or insurance coverage because of your race, color, religion, sex, disability, national origin, family status, or the racial or ethnic makeup of the neighborhood where the property is located.

# ADVERTISING DISCRIMINATION

Ads or commercials for homes or apartments cannot state or imply a preference for renters or buyers based on race, color, sex, disabilities, national origin or family status.

## FINANCING DISCRIMIATION

Lending institutions such as banks, savings and loans, or mortgage lenders, can't deny you a loan or discriminate in lending services they offer you because of your race, color, religion, sex, disability, national origin or family status.

# REFUSAL TO NEGOTIATE

It is illegal to refuse to deal, not return calls or ignore firm sales offers based on a person's race, color, national origin or family status.